

Information to identify the case:

Debtor 1 **Christopher Lee Molos**
First Name Middle Name Last Name

Debtor 2 **Doreen Marie Pontius-Molos**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **District of New Jersey**

Case number: **11-38898-JKS**

Social Security number or ITIN **xxx-xx-9854**
EIN **-----**

Social Security number or ITIN **xxx-xx-3045**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Lee Molos

Doreen Marie Pontius-Molos

2/6/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re:
 Christopher Lee Molos
 Doreen Marie Pontius-Molos
 Debtors

Case No. 11-38898-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 64

Date Rcvd: Feb 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2017.

db/jdb +Christopher Lee Molos, Doreen Marie Pontius-Molos, 841 Palmer Avenue,
 Maywood, NJ 07607-1719
 512414203 +American Dental Center, P.A., 333 Meadowland Parkway, Secaucus, NJ 07094-1804
 512414207 +Bruce Piekarsky, PO Box 1006, Hackensack, NJ 07602-1006
 512414199 +Early Warning Services, 8777 E. Hartford Drive, Suite 110, Scottsdale, AZ 85255-5691
 512713656 Educational Credit Management Corp., PO Box 16408, St. Paul, MN 55116-0408
 512414200 +Equifax Information Services, KKC, PO Box 740256, Atlanta, GA 30374-0256
 512414202 Experian, 476 Anton Boulevard, Costa Mesa, CA 92626
 512414216 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: Forster Garbus & Garbus, 500 Bi-County Blvd,
 Farmingdale, NY 11735)
 512414219 +H. Craig Froonjian, D.M.D., 1 Kinderkamack Road, Oradell, NJ 07649-2658
 512414220 JP Morgan Chase Legal Department, 900 US Highway 9 West, Suite 600, Woodbridge, NJ 07095
 512433467 +Midland Credit Management, Inc., 2365 Northside Drive Suite 300, San Diego, CA 92108-2709
 512414227 +North Jersey Oral and Maxillofacial Surg, 315 Cedar Lane, Teaneck, NJ 07666-3442
 512414228 +Nudelman Klemm & Golub, PC, 425 Eagle Rock Avenue, Roseland, NJ 07068-1787
 512414230 +Public Service Gas and Electric, PO Box 14444, New Brunswick, NJ 08906-4444
 512414226 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695)
 512414242 +Vericrest, Po Box 24610, Oklahoma City, OK 73124-0610

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 06 2017 22:52:32 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 06 2017 22:52:30 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512723120 EDI: BECKLEE.COM Feb 06 2017 22:28:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 512414204 EDI: AMEREXPR.COM Feb 06 2017 22:28:00 Amex, P.O. Box 297871,
 Fort Lauderdale, FL 33329-7871
 512425443 EDI: BANKAMER2.COM Feb 06 2017 22:28:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 512414205 +EDI: BANKAMER2.COM Feb 06 2017 22:28:00 Bank Of America, Po Box 17054,
 Wilmington, DE 19850-7054
 512468867 +E-mail/Text: bcwrtoff@cablevision.com Feb 06 2017 22:53:21 Cablevision, bankrupcty 3rd fl,
 200 Jericho Quadrangle, Jericho NY 11753-2701
 512414208 +E-mail/Text: bcwrtoff@cablevision.com Feb 06 2017 22:53:21 Cablevision Systems Corp.,
 1111 Stewart Avenue, Bethpage, NY 11714-3581
 512741504 +EDI: OPHSUBSID.COM Feb 06 2017 22:28:00 Candica, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 512414209 +EDI: CHASE.COM Feb 06 2017 22:33:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 512524659 EDI: CHASE.COM Feb 06 2017 22:33:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 512414198 +Fax: 602-659-2196 Feb 06 2017 23:10:57 Chex Systems, Inc., Attn:Consumer Relations,
 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1703
 512414212 +EDI: CIAC.COM Feb 06 2017 22:28:00 Citimortgage Inc, Po Box 9438,
 Gaithersburg, MD 20898-9438
 512414245 EDI: RCSDELL.COM Feb 06 2017 22:33:00 Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682
 512453381 EDI: RESURGENT.COM Feb 06 2017 22:33:00 Dell Financial Services L.L.C.,
 c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
 512423608 EDI: DISCOVER.COM Feb 06 2017 22:28:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 512414213 +EDI: DISCOVER.COM Feb 06 2017 22:28:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 512661151 EDI: RECOVERYCORP.COM Feb 06 2017 22:28:00 Equable Ascent Financial, LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 512414215 +E-mail/Text: fggbanko@fgny.com Feb 06 2017 22:51:52 Forster Garbus & Garbus,
 7 Banta Place, Hackensack, NJ 07601-5604
 512414217 EDI: RMSC.COM Feb 06 2017 22:28:00 GE Money Bank, P.O. Box 981430,
 El Paso, TX 79998-1430
 512414218 EDI: RMSC.COM Feb 06 2017 22:28:00 Gemb/Jcp, Po Box 984100, El Paso, TX 79998
 512561763 EDI: RECOVERYCORP.COM Feb 06 2017 22:28:00 Granite Recovery LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 512414196 EDI: IRS.COM Feb 06 2017 22:28:00 Internal Revenue Service,
 Internal Revenue Centralized Insolvency, Operation, PO Box 21126, Philadelphia, PA 19114
 512414222 +EDI: RESURGENT.COM Feb 06 2017 22:33:00 Lvnv Funding Llc, c/o Resurgent Correspondence,
 PO Box 10497, Greenville, SC 29603-0497
 512749350 EDI: BL-CREDIGY.COM Feb 06 2017 22:28:00 Main Street Acquisition Corp,
 Becket and Lee LLP., Attorneys/Agent for Creditor, POB 3001, Malvern, PA 19355-0701
 513858695 +EDI: AIS.COM Feb 06 2017 22:33:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457

District/off: 0312-2

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Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

513858694 EDI: AIS.COM Feb 06 2017 22:33:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
513572545 EDI: AIS.COM Feb 06 2017 22:33:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
512921860 EDI: PRA.COM Feb 06 2017 22:28:00 Portfolio Recovery Associates, LLC, POB 41067,
NORFOLK, VA 23541
512555944 EDI: PRA.COM Feb 06 2017 22:28:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,
PO Box 41067, Norfolk VA 23541
512469543 EDI: PRA.COM Feb 06 2017 22:28:00 Portfolio Recovery Associates, LLC, c/o Lenscrafters,
POB 41067, Norfolk VA 23541
512414229 +EDI: PRA.COM Feb 06 2017 22:28:00 Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
512532996 EDI: Q3G.COM Feb 06 2017 22:28:00 Quantum3 Group LLC as agent for,
World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788
513264281 EDI: Q3G.COM Feb 06 2017 22:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
513538088 EDI: RECOVERYCORP.COM Feb 06 2017 22:28:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
512414231 +EDI: NAVIENTFKASMSERV.COM Feb 06 2017 22:28:00 Sallie Mae, Po Box 9500,
Wilkes Barre, PA 18773-9500
512472751 +E-mail/Text: bncmail@w-legal.com Feb 06 2017 22:52:38 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
512414233 +EDI: TDBANKNORTH.COM Feb 06 2017 22:28:00 TD Bank, 9000 Atrium Way,
Mount Laurel, NJ 08054-3952
512663897 EDI: TDBANKNORTH.COM Feb 06 2017 22:28:00 TD Bank N.A., Attn: Robin Paradis,
P.O. Box 9547, Portland, ME 04112-9547
512414232 +EDI: WTRRNBNK.COM Feb 06 2017 22:28:00 Target Nb, Po Box 673,
Minneapolis, MN 55440-0673
512414238 +EDI: TDBANKNORTH.COM Feb 06 2017 22:28:00 Td Bank N.A., 1100 Lake St,
Ramsey, NJ 07446-1275
512414236 +EDI: TDBANKNORTH.COM Feb 06 2017 22:28:00 Td Bank N.A., 32 Chestnut St,
Lewiston, ME 04240-7799
512732709 EDI: VERIZONEAST.COM Feb 06 2017 22:28:00 Verizon, PO BOX 3037,
Bloomington, IL 61702-3037
512414243 +EDI: VERIZON.COM Feb 06 2017 22:28:00 Verizon Communications, PO Box 33078,
Saint Petersburg, FL 33733-8078
512414244 +EDI: VERIZONWIRE.COM Feb 06 2017 22:28:00 Verizon Wireless, PO Box 3397,
Bloomington, IL 61702-3397
512414246 +EDI: WFNNB.COM Feb 06 2017 22:28:00 Wfnnb/Fashion Bug, Po Box 182272,
Columbus, OH 43218-2272
512414247 +EDI: WFNNB.COM Feb 06 2017 22:28:00 Wfnnb/Tsa, Po Box 2974,
Shawnee Mission, KS 66201-1374
512432566 EDI: Q3G.COM Feb 06 2017 22:28:00 World Financial Network National Bank,
Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 48

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr MidFirst Bank
cr Midland Credit Management, Inc.
512414206* +Bank Of America, Po Box 17054, Wilmington, DE 19850-7054
512774819* +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
512414210* +Chase, Po Box 15298, Wilmington, DE 19850-5298
512414211* +Chase, Po Box 15298, Wilmington, DE 19850-5298
512414214* ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
(address filed with court: Forster Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725)
512414221* JP Morgan Chase Legal Department, 900 US Highway 9 West, Suite 600, Woodbridge, NJ 07095
512414223* +Lvnv Funding Llc, c/o Resurgent Correspondence, PO Box 10497, Greenville, SC 29603-0497
512414224* +Lvnv Funding Llc, c/o Resurgent Correspondence, PO Box 10497, Greenville, SC 29603-0497
513862315* +Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457, Midland Funding LLC 77210-4457
513862314* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457
513572546* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
513574646* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
512414197* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: New Jersey Division of Taxation, PO Box 281, Trenton, NJ 08695)
512414234* +TD Bank, 9000 Atrium Way, Mount Laurel, NJ 08054-3952
512414235* +TD Bank, 9000 Atrium Way, Mount Laurel, NJ 08054-3952
512414239* +Td Bank N.A., 1100 Lake St, Ramsey, NJ 07446-1275
512414240* +Td Bank N.A., 1100 Lake St, Ramsey, NJ 07446-1275
512414237* +Td Bank N.A., 32 Chestnut St, Lewiston, ME 04240-7799
512414241* +Td Bank N.A., 32 Chestnut St, Lewiston, ME 04240-7799
512732734* +Verizon Wireless, PO BOX 3397, Bloomington, IL 61702-3397

District/off: 0312-2

User: admin
Form ID: 3180W

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512414201 ##+Transunion, P.O. Box 6790, Fullerton, CA 92834-9416

TOTALS: 2, * 20, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmllawgroup.com,
bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK bankruptcynotice@zuckergoldberg.com,
bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magnettrustee.com
Scott J. Goldstein on behalf of Joint Debtor Doreen Marie Pontius-Molos sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com
Scott J. Goldstein on behalf of Debtor Christopher Lee Molos sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com

TOTAL: 6